

What is claimed is:

1. A method of transferring a sum of money from a customer to a beneficiary via a money-transfer company, a network of money dispensing machines and a plurality of distributors of money pick-up devices and corresponding personal codes capable of selective operation of said money dispensing machines, said method comprising:
- collecting said sum of money, via said money-transfer company, from a customer for transfer to a beneficiary;
  - providing said beneficiary with a unique device pick-up code;
  - presenting said unique device pick-up code to one of said distributors;
  - activating one of said money pick-up devices and generating a corresponding personal code, via said distributor and said money-transfer company, in response to the step of presenting said unique device pick-up code to one of said distributors;
  - giving said beneficiary an activated one of said money pick-up devices and a corresponding personal code; and
  - operating one of said money dispensing machines to collect said sum of money via said beneficiary using said activated one of said money pick-up devices and said corresponding personal code.

1 2. The method of claim 1 wherein said activating step  
2 includes transmitting said unique device pick-up code  
3 from said distributor to said money-transfer company,  
4 and transmitting said personal code from said  
5 money-transfer company to said distributor.

1 3. The method of claim 2 wherein the step of  
2 transmitting said unique device pick-up code includes  
3 transmitting, from said distributor to said  
4 money-transfer company, a unique device identification  
5 associated with said activated one of said money  
6 pick-up devices.

1 4. The method of claim 3 wherein the step of  
2 transmitting said unique device pick-up code includes  
3 transmitting a distributor identification to said  
4 money-transfer company.

1 5. The method of claim 4 wherein the step of  
2 transmitting said unique device pick-up code includes  
3 transmitting signals from said distributor to said  
4 money-transfer company via a public switched telephone  
5 network (PSTN), and the step of transmitting said  
6 distributor identification includes transmitting an  
7 automatic number identification (ANI) signal from said  
8 PSTN to said money-transfer company.

1 6. The method of claim 5 wherein the step of  
2 activating includes matching said ANI signal with  
3 previously stored distributor data prior to the step of

4 transmitting said personal code from said  
5 money-transfer company to said distributor.

1 7. The method of claim 6 wherein said money  
2 dispensing machines are automatic teller machines  
3 (ATM's) and the step of giving said beneficiary an  
4 activated one of said money pick-up devices includes  
5 giving said beneficiary an ATM card, having a magnetic  
6 strip with an ATM card code stored thereon, and a  
7 corresponding ATM personal identification number.

1 8. A method of transferring a sum of money from a  
2 customer to a beneficiary via a money-transfer company,  
3 a network of ATM's (automatic teller machines) and a  
4 plurality of distributors of ATM cards and  
5 corresponding ATM PINs (personal identification  
6 numbers) for operating said ATM's, said method  
7 comprising:

8 collecting said sum of money, via said  
9 money-transfer company, from a customer for transfer to  
10 a beneficiary;

11 providing said beneficiary with a unique pick-up  
12 code for getting an activated ATM card and a  
13 corresponding PIN from one of said distributors;

14 presenting said unique pick-up code to one of said  
15 distributors;

16 activating one of said ATM cards and generating a  
17 corresponding PIN, via said distributor and said  
18 money-transfer company, in response to the step of  
19 presenting said unique pick-up code to one of said  
20 distributors;

21 giving said beneficiary an activated one of said  
22 ATM cards and said corresponding PIN; and  
23 operating one of said ATM's to collect said sum of  
24 money via said beneficiary using said activated one of  
25 said ATM cards and said corresponding PIN.

1 9. The method of claim 8 wherein said activating step  
2 includes transmitting said unique pick-up code from  
3 said distributor to said money-transfer company, and  
4 transmitting said PIN from said money-transfer company  
5 to said distributor.

1 10. The method of claim 9 wherein the step of  
2 transmitting said unique pick-up code includes  
3 transmitting, from said distributor to said  
4 money-transfer company, a unique ATM card number  
5 visibly fixed on said ATM card.

1 11. The method of claim 10 wherein the step of  
2 transmitting said unique pick-up code includes  
3 transmitting a distributor identification to said  
4 money-transfer company.

1 12. The method of claim 11 wherein the step of  
2 transmitting said unique pick-up code includes  
3 transmitting signals from said distributor to said  
4 money-transfer company via a public switched telephone  
5 network (PSTN), and the step of transmitting said  
6 distributor identification includes transmitting an  
7 automatic number identification (ANI) signal

8 corresponding to said distributor from said PSTN to  
9 said money-transfer company.

1 13. The method of claim 12 wherein the step of  
2 activating includes matching said ANI signal with  
3 previously stored distributor data prior to the step of  
4 transmitting said PIN from said money-transfer company  
5 to said distributor.

1 14. A money-transfer system, for transferring a sum of  
2 money from a customer to a beneficiary, comprising:

3 a network of money dispensing machines each  
4 capable of dispensing said sum of money in response to  
5 operation thereof via a money pick-up device and a  
6 corresponding personal code;

7 a plurality of distributors of said money pick-up  
8 devices;

9 a money-transfer company having collecting means  
10 for collecting said sum of money from a customer for  
11 transfer to a beneficiary, device pick-up means for  
12 providing said beneficiary with a unique device pick-up  
13 code for allowing said beneficiary to get an activated  
14 one of said money pick-up devices from a distributor,  
15 and activating means for providing said beneficiary  
16 with a personal code corresponding to said money  
17 pick-up device and said sum of money; and

18 a communication system connecting said plurality  
19 of distributors to said money-transfer company, said  
20 communication system including distributor  
21 identification means for transmitting a distributor  
22 identification signal to said money-transfer company

23 when a distributor initiates communication with said  
24 money-transfer company.

1 15. The money-transfer system of claim 14 wherein said  
2 communication system includes a public switched  
3 telephone network (PSTN), and said distributor  
4 identification means includes an automatic number  
5 identification (ANI) system connected to said PSTN, for  
6 transmitting an ANI signal, corresponding to a  
7 distributor's telephone number, to said money-transfer  
8 company when a distributor initiates communication with  
9 said money-transfer company.

1 16. The money-transfer system of claim 15 wherein said  
2 activating means includes distributor validation means  
3 for matching an ANI signal with a previously stored  
4 telephone number of a distributor to validate a  
5 distributor's request to activate a money pick-up  
6 device.

1 17. The money-transfer system of claim 16 wherein said  
2 money dispensing machines include ATM's (automatic  
3 teller machines) and said money pick-up devices are ATM  
4 cards.

*Handwritten signatures and initials:*  
Left: A large signature with "A2" written below it.  
Right: A large signature with "A2" written below it.